Lampiran 1. Nilai Penyaluran Kredit, Dana Pihak Ketiga,BI-Rate dan *Non Performing Loan*.

Tahun	PENYALURAN KREDIT (Y) (milliar)	DPK (X1) (milliar)	BI-Rate (X2)(%)	NPL (X3) (milliar)
2005	2.059	1.740	12,75	151
2006	2.274	2.077	9,75	184
2007	2.557	2.349	8	170
2008	2.977	2.476	9,25	157
2009	3.564	2.964	6,50	155
2010	4.150	3.497	6,50	176
2011	4.849	4.041	6,00	194
2012	5.824	4.893	5,75	204
2013	6.841	5.459	7,50	247
2014	7.754	6.241	7,75	374
2015	8.230	6.999	7,50	536
2016	8.788	7.703	4,75	621
2017	9.271	8.576	4,25	664
2018	9.836	9.304	6,00	722

Sumber: Otoritas Jasa Keuangan dan Badan Pusat Statistik.

Lampiran 2. Data Pengamatan

Tahun	Penyaluran Kredit (Y) (Milliar)	DPK (X1) (Milliar)	BI-Rate (X2) (%)	NPL (X3) (%)
2005	2.059	1.740	12,75	7,33
2006	2.274	2.077	9,75	8,09
2007	2.557	2.349	8	6,65
2008	2.977	2.476	9,25	5,27
2009	3.564	2.964	6,50	4,35
2010	4.150	3.497	6,50	4,24
2011	4.849	4.041	6,00	4,00
2012	5.824	4.893	5,75	3,50
2013	6.841	5.459	7,50	3,61
2014	7.754	6.241	7,75	4,82
2015	8.230	6.999	7,50	6,51
2016	8.788	7.703	4,75	7,07
2017	9.271	8.576	4,25	7,16
2018	9.836	9.304	6,00	7,34

Sumber: Data diolah, 202.0

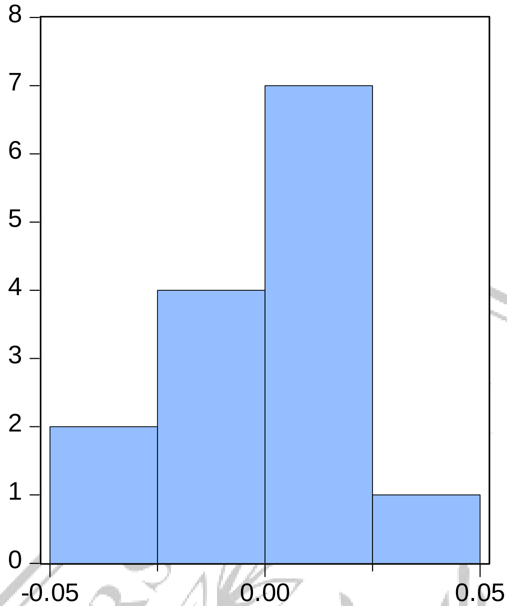
Lampiran 3. Analisis Regresi Linear Berganda

Dependent Variable: LKREDIT_DISALURKAN__Y_
Method: Least Squares
Date: 02/04/20 Time: 20:34
Sample: 2005 2018
Included observations: 14

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.110071	0.199228	-0.552488	0.5927
LDPK__X1_	1.037395	0.020719	50.06866	0.0000
BI_RATE__X2_	0.017617	0.005432	3.242850	0.0088
NPL__X3_	-0.031579	0.004851	-6.509439	0.0001

R-squared	0.998278	Mean dependent var	8.505864
Adjusted R-squared	0.997762	S.D. dependent var	0.554319
S.E. of regression	0.026224	Akaike info criterion	-4.209353
Sum squared resid	0.006877	Schwarz criterion	-4.026765
Log likelihood	33.46547	Hannan-Quinn criter.	-4.226255
F-statistic	1932.888	Durbin-Watson stat	1.407504
Prob(F-statistic)	0.000000		

Lampiran 4. Uji Normalitas



Series: Residuals
Sample 2005 2018
Observations 14

Mean	-8.45e-16
Median	0.001485
Maximum	0.046764
Minimum	-0.049965
Std. Dev.	0.023000
Skewness	-0.270624
Kurtosis	3.570470
Jarque-Bera	0.360725
Probability	0.834967

Lampiran 5. Uji Multikolinearitas

Dependent Variable: LDPK__X1_
Method: Least Squares
Date: 02/04/20 Time: 21:21
Sample: 2005 2018
Included observations: 14

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.488083	0.470370	20.17153	0.0000
BI_RATE__X2_	-0.204030	0.049649	-4.109427	0.0017
NPL__X3_	0.062558	0.068028	0.919591	0.3775

R-squared	0.605788	Mean dependent var	8.355140
Adjusted R-squared	0.534114	S.D. dependent var	0.559086
S.E. of regression	0.381609	Akaike info criterion	1.098569
Sum squared resid	1.601880	Schwarz criterion	1.235510
Log likelihood	-4.689983	Hannan-Quinn criter.	1.085893
F-statistic	8.451898	Durbin-Watson stat	0.770231
Prob(F-statistic)	0.005977		

Dependent Variable: BI_RATE__X2_
Method: Least Squares
Date: 02/04/20 Time: 21:22
Sample: 2005 2018
Included observations: 14

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	30.25759	6.248120	4.842672	0.0005
LDPK__X1_	-2.967971	0.722235	-4.109427	0.0017
NPL__X3_	0.322905	0.251031	1.286315	0.2247

R-squared	0.630989	Mean dependent var	7.303571
Adjusted R-squared	0.563896	S.D. dependent var	2.203971
S.E. of regression	1.455462	Akaike info criterion	3.775933
Sum squared resid	23.30207	Schwarz criterion	3.912874
Log likelihood	-23.43153	Hannan-Quinn criter.	3.763257
F-statistic	9.404696	Durbin-Watson stat	1.333873
Prob(F-statistic)	0.004156		

Lampiran Lanjutan.

Dependent Variable: NPL__X3_
Method: Least Squares
Date: 02/04/20 Time: 21:23
Sample: 2005 2018
Included observations: 14

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.781902	12.21239	-0.555329	0.5898
LDPK__X1_	1.141157	1.240940	0.919591	0.3775
BI_RATE__X2_	0.404922	0.314792	1.286315	0.2247

R-squared	0.131262	Mean dependent var	5.710000
Adjusted R-squared	-0.026690	S.D. dependent var	1.608530
S.E. of regression	1.629855	Akaike info criterion	4.002268
Sum squared resid	29.22069	Schwarz criterion	4.139209
Log likelihood	-25.01588	Hannan-Quinn criter.	3.989592
F-statistic	0.831025	Durbin-Watson stat	0.522164
Prob(F-statistic)	0.461198		

Lampiran 6. Uji Heteroskedastisitas

Heteroskedasticity Test: White

F-statistic	0.523987	Prob. F(9,4)	0.8068
Obs*R-squared	7.574947	Prob. Chi-Square(9)	0.5775
Scaled explained SS	4.967135	Prob. Chi-Square(9)	0.8372

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 02/04/20 Time: 21:56
Sample: 2005 2018
Included observations: 14

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.199914	0.461150	0.433512	0.6870
LDPK__X1_^2	0.003352	0.005808	0.577109	0.5948
LDPK__X1_*BI_RATE__X2_	-0.000603	0.002323	-0.259428	0.8081
LDPK__X1_*NPL__X3_	0.000201	0.000997	0.201716	0.8500
LDPK__X1_	-0.052226	0.101137	-0.516393	0.6328
BI_RATE__X2_^2	-0.000151	0.000361	-0.417473	0.6978
BI_RATE__X2_*NPL__X3_	0.000158	0.000329	0.481157	0.6555
BI_RATE__X2_	0.006145	0.023044	0.266684	0.8029
NPL__X3_^2	-0.000106	0.000460	-0.230528	0.8290
NPL__X3_	-0.001845	0.010886	-0.169519	0.8736

R-squared	0.541068	Mean dependent var	0.000491
Adjusted R-squared	-0.491530	S.D. dependent var	0.000817
S.E. of regression	0.000998	Akaike info criterion	-10.80563
Sum squared resid	3.98E-06	Schwarz criterion	-10.34916
Log likelihood	85.63943	Hannan-Quinn criter.	-10.84789
F-statistic	0.523987	Durbin-Watson stat	3.410453
Prob(F-statistic)	0.806763		

Lampiran 7. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.056410	Prob. F(2,8)	0.1903
Obs*R-squared	4.753598	Prob. Chi-Square(2)	0.0928

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 02/19/20 Time: 04:23
Sample: 2005 2018
Included observations: 14
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.045074	0.184519	-0.244279	0.8132
LDPK__X1_	0.004537	0.019154	0.236891	0.8187
BI_RATE__X2_	-0.002647	0.006465	-0.409450	0.6930
NPL__X3_	0.005258	0.006898	0.762173	0.4678
RESID(-1)	-0.066649	0.573861	-0.116141	0.9104
RESID(-2)	-0.931326	0.490413	-1.899065	0.0941

R-squared	0.339543	Mean dependent var	-8.45E-16
Adjusted R-squared	-0.073243	S.D. dependent var	0.023000
S.E. of regression	0.023827	Akaike info criterion	-4.338462
Sum squared resid	0.004542	Schwarz criterion	-4.064580
Log likelihood	36.36923	Hannan-Quinn criter.	-4.363814
F-statistic	0.822564	Durbin-Watson stat	2.138093
Prob(F-statistic)	0.566683		